

UNITED STATES CIVIL SERVICE COMMISSION  
Bureau of Departmental Operations

August 20, 1954

FEDERAL EMPLOYEES' GROUP LIFE INSURANCE PROGRAM

Due to the demand for an early effective date, coverage under the life insurance law approved by the President on August 17, 1954 will be effective on the first day of the first pay period beginning after August 28, 1954, unless the head of your agency applies to the Civil Service Commission for an exception and the exception is granted.

Announcements and waivers such as the samples which have been given you are now being printed. They will be sent to you in ample quantity by the Government Printing Office through regular distribution channels within the next few days without requisition and at no cost to your agency.

The announcements should be distributed to your employees as soon as possible after they are received. The waiver forms should be given out only upon request of an employee who does not wish to participate in the insurance program.

Your initial supply of the insurance certificates for the insured employees and other necessary forms will also be sent through regular distribution channels as soon as they have been printed. Thereafter, you will have to requisition them from the Civil Service Commission which will stock all forms. There will be no charge to your agency for insurance forms at any time.

Regulations will be printed in the Federal Register within the next two weeks. General instructions and procedures will be contained in a forthcoming chapter on insurance in the Federal Personnel Manual. Permanent accounting instructions to supersede the preliminary instructions you now have will be sent to you as soon as they are completed.

Upon an employee's death, insurance benefits are payable in the same order of precedence as lump sum retirement benefits (see page R-560, F.P.M.). An employee does not have to designate a beneficiary if he is satisfied with this order of precedence. If an employee insists on naming a beneficiary before the standard beneficiary form is available he may do so by a simple writing which identifies him, names one or more beneficiaries for insurance purposes, is signed by him and witnessed by two disinterested persons. Such temporary designations should be in duplicate, one receipted copy retained in his official personnel folder or its equivalent and the other receipted copy returned to the employee. It must be replaced by a standard form when available.

This memorandum, together with the other material given you today is intended to answer some of the more obvious questions which will arise. I ask your cooperation in holding all but the most urgent questions until after the regulations and general instructions have been distributed and in otherwise getting the insurance program off to a good start. If you should have an urgent accounting question to which you cannot find an answer, call Code 141, Extension 3067; if the question is of a legal or general nature, call Code 141, Extension 4778.

  
Warren B. Irons  
Director